

Information to identify the case:

Debtor 1:	Richard L. Pikunis	Social Security number or ITIN:	xxx-xx-3426
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Marlene E. Pikunis	Social Security number or ITIN:	xxx-xx-9657
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 11/12/17
Case number:	17-32860-JNP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard L. Pikunis	Marlene E. Pikunis
2. All other names used in the last 8 years		
3. Address	1701 Yarmouth Ln Apt A Mount Laurel, NJ 08054-6257	1701 Yarmouth Ln Apt A Mount Laurel, NJ 08054-6257
4. Debtor's attorney Name and address	Richard L. Pikunis Jr. Law Office of Richard Pikunis 301 N. Church Street Suite 222 Moorestown, NJ 08057	Contact phone (856) 282-5505
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 11/13/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	December 11, 2017 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/9/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard L. Pikunis
 Marlene E. Pikunis
 Debtors

Case No. 17-32860-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 26

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

jdb	Marlene E. Pikunis, 1701 Yarmouth Ln, Apt A, Mount Laurel, NJ 08054-6257
517173462	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517173463	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517173465	Citi Bank/Best Buy, Centralized BK/Citicorp Credit Svcs, PO Box 790040, Saint Louis, MO 63179-0040
517173466	Citicorp Credit, SVC/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
517173468	Firstmark Services, 121 S 13th St, Lincoln, NE 68508-1904
517173469	Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
517173471	Optimum Outcomes, Inc., PO Box 58015, Raleigh, NC 27658-8015
517173472	Our Lady of Lourdes Medical Center-Camde, PO Box 822099, Philadelphia, PA 19182-2099
517173473	Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
517173474	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
517173475	Southern Jersey Family Medical Center, 1 N White Horse Pike, Hammonton, NJ 08037-1875
517173477	Virtua, PO Box 8485, Coral Springs, FL 33075-8485
517173478	Virtua Health, PO Box 8500, Philadelphia, PA 19178-8500
517173479	Virtua Memorial, PO Box 8500-7542, Philadelphia, PA 19178-7542
517173480	Walgreens Co., PO Box 90486, Chicago, IL 60696-0486

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db	E-mail/Text: pikunislaw@gmail.com Nov 13 2017 23:35:51 Richard L. Pikunis, 1701 Yarmouth Ln, Apt A, Mount Laurel, NJ 08054-6257
aty	E-mail/Text: pikunislaw@gmail.com Nov 13 2017 23:35:51 Richard L. Pikunis, Jr., Law Office of Richard Pikunis, 301 N. Church Street, Suite 222, Moorestown, NJ 08057
tr	+EDI: FDSSTANGER.COM Nov 13 2017 23:23:00 Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 13 2017 23:36:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 13 2017 23:36:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517173461	EDI: RMCB.COM Nov 13 2017 23:18:00 American Medical Collection Agency, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
517173464	EDI: CAPITALONE.COM Nov 13 2017 23:18:00 Capital One Bank, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517173467	EDI: DISCOVER.COM Nov 13 2017 23:18:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517173470	EDI: MERRICKBANK.COM Nov 13 2017 23:18:00 Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517173476	EDI: TDBANKNORTH.COM Nov 13 2017 23:18:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

NONE.

TOTAL: 0